

B250a
(1/88)

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re

Bankruptcy No. 17-17167

Julian O. Garnett &
Latrell B. Garnett
Debtor

Julian O. Garnett &
Latrell B. Garnett
Plaintiff

Adversary No. 17-00314-MDC

Real Time Resolutions, Inc. as agent for PYOD, LLC
Defendant

SUMMONS IN AN ADVERSARY PROCEEDING

YOU ARE SUMMONED and required to submit a motion or answer to the complaint which is attached to this summons to the clerk of the bankruptcy court within 30 days after the date of issuance of this summons, except that the United States and its offices and agencies shall submit a motion or answer to the complaint within 35 days. Answer is due 11/23/2017

Address of Clerk

U.S. Bankruptcy Court
Robert N.C. Nix Building
900 Market Street, Suite 400
Philadelphia PA 19107-4299

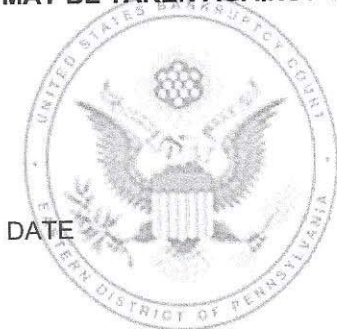
At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

Name/Address of Plaintiff's Attorney

MICHAEL A. CATALDO2
Cibik & Cataldo, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

If you make a motion, your time to answer is governed by Bankruptcy Rule 7012.

**IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR
CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT
MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.**



FOR THE COURT

TIMOTHY B. MCGRATH
CLERK

By: s/ Marie K.
Deputy Clerk